

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
NORFOLK DIVISION**

In re:

**SHARON L. GRAY,

Debtor.**

**Case No. 08-74065-SCS

Chapter 13**

**U.S. BANK, N.A.,

Plaintiff,**

v.

**SHARON L. GRAY,
R. CLINTON STACKHOUSE, JR., Trustee,

Defendants.**

A N S W E R

To the Honorable Stephen C. St. John, U.S. Bankruptcy Judge:

COMES NOW, Sharon L. Gray, by counsel, and in response to the Motion for Relief filed by Plaintiff, respectfully represents as follows:

1. The allegations contained in paragraphs one (1), two (2) and three (3) are admitted.
2. The allegations contained in paragraph four (4) are neither admitted nor denied, and she requests that strict proof be required thereof. Debtor further states that the exhibits attached to Plaintiff's Motion speak for themselves.
3. The allegations contained in paragraph five (5) are admitted.

Robin L. Tolerton, Esquire
Virginia Bar ID No. 21833
Counsel for the Debtor
ROBIN L. TOLERTON, P.C.
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4. The allegations contained in paragraphs six (6), seven (7), eight (8) and nine (9) are neither admitted nor denied, and she requests that strict proof be required thereof.

WHEREFORE, she prays that Plaintiff's Motion for Relief be dismissed; that the relief prayed for therein be denied; and for such other and further relief as in the premises may be just.

SHARON L. GRAY

By /s/ Robin L. Tolerton
Of Counsel

CERTIFICATE OF SERVICE

I hereby certify that a true copy of the foregoing Answer was served electronically this 18th day of December, 2009, upon D. Carol Sasser, Esquire; and upon R. Clinton Stackhouse, Jr., Trustee.

/s/ Robin L. Tolerton
Robin L. Tolerton